

**Fill in this information to identify your case:**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS**

Debtor 1 **Melissa Leidy Garcia**  
First Name Middle Name Last Name

Debtor 2 (filing spouse) \_\_\_\_\_  
First Name Middle Name Last Name

Case number: **20-42079**

**For amended plans only:**

Check if this amended plan is filed prior to

Check if this amended plan is filed in response to an initial denial order or a continuance that counted as an

List the sections which have been changed by

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**TXEB Local Form 3015-a**

**CHAPTER 13 PLAN**

**Adopted: Dec 2017**

**Part 1: Notices**

**To Debtor\***: This plan form is designed for use when seeking an initial confirmation order. It sets out options that may be appropriate in circumstances. **When you file this Plan, you must serve a copy of it upon each party listed on the master mailing list (matrix) of creditors as constituted by the Court on the date of service and evidence that service through a Certificate of Service affixed to this document that attaches a copy of the matrix of creditors which you**

\* The use of the singular term "Debtor" in this Plan includes both debtors when the case has been initiated by the filing of a joint petition by spouses.

**To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.**

You should read this Plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

confirmation of this Plan. An objection to confirmation must be filed at ~~14~~ days before the date set for the plan confirmation hearing. That date is listed in ¶ 9 of Notice of Chapter 13 Bankruptcy Case issued in this case. The objection period may be extended to 7 days prior to the confirmation hearing under the circumstances specified in LBR

Regardless of whether you are listed in the Debtor's matrix of creditors or in the Debtor's schedule, ~~must timely file a proof of claim~~ in order to be paid under this Plan. The deadline for filing claims is listed in ¶ 8 of Notice of Chapter 13 Bankruptcy Case issued in this case. Disbursements on allowed claims will begin on the Trustee's next scheduled distribution date after the Effective Date of the Plan. See § 9.1.

*The Debtor must check on box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if*

1.1	A limit on the amount of an allowed secured claim through a final determination of the value of property constituting collateral for such claim, as set forth in § 3.10 of	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or a nonpossessory, nonpurchase-money security interest, as set forth in § 3.9 of this Plan.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Potential termination and removal of lien based upon alleged unsecured status of claim of lienholder, as set forth in § 3.11 of this Plan.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.4	Nonstandard provisions as set forth in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

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**Part 2: Plan Payments and Length of Plan**

**2.1 The applicable commitment period for the Debtor is 60 months.**

**2.2 Payment Schedule.**

Unless the Court orders otherwise, beginning on the 30th day after the Petition Date\* or the entry date of any order converting this case to Chapter 13, whichever is later, the Debtor will make regular payments to the Trustee throughout the applicable (the "Plan Term"). The payment schedule shall consist of:

\* The use of the term "Petition Date" in this Plan refers to the date that the Debtor filed the voluntary petition in this case.

**Constant Payments:** The Debtor will pay \$850.00 per month for 60 months.

**Variable Payments:** The Debtor will make variable plan payments throughout the Plan Term. The proposed schedule for such variable payments are set forth Exhibit A to this Order and are incorporated herein for all purposes.

**2.3 Mode of Payment.** Regular payments to the Trustee will be made from future income in the following manner:

[Check one]

Debtor will make payments pursuant to a wage withholding order directed to an employer.

Debtor will make electronic payments through the Trustee's authorized online payment system.

Debtor will make payments by money order or cashier's check upon written authority of the Trustee.

Debtor will make payments by other direct means only as authorized by motion and separate court order.

**2.4 Income tax refunds.**

In addition to the regular monthly payments to the Trustee, and in the absence of a court order to the contrary, the Debtor is

- (1) supply a copy of each federal income tax return, including all supporting schedules, filed during the Plan Term to the
- (2) remit to the Trustee within 14 days of receipt all federal income tax refunds received by each Debtor during the plan term which will be added to the plan base; provided, however, that the Debtor may retain from each such refund up to

The Debtor hereby authorizes the Trustee to endorse any federal income tax refund check made payable to the Debtor during the

**2.5 Additional payments. [Check one]**

**None.** If "None" is checked, the rest of § 2.5 need not be completed.

**2.6 Plan Base.**

The total amount due and owing to the Trustee under §§ 2.2 and 2.5 \$51,000.00 which, when combined with any income tax refunds due to the Trustee under § 2.4, any litigation proceeds due to the Trustee under § 9.3, and any other funds received by the Trustee on the Debtor's behalf during the Plan Term, constitute the Plan Base."

**Part 3: Treatment of Secured Claims**

**3.1 Post-Petition Home Mortgage Payment [Check one]**

**No Home Mortgage** If "No Mortgage" is checked, the remainder of § 3.1 need not be completed.

**Home Mortgage Maturing Before or During Plan Term** If "Mortgage Maturing" is checked, the claim will be addressed in § 3.4. The remainder of § 3.1 need not be completed.

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**Direct Home Mortgage Payments by Debtor Required.**

On the Petition Date, the Debtor owed the following claims secured only by a security interest in real property that is the Debtor's principal residence. The listed monthly payment amount is correct as of the Petition Date. Such mortgage claims (other than

related Cure Claims addressed in § 3.2), shall be paid directly by the Debtor in accordance with the pre-petition

**Any failure by the Debtor to maintain payments to a mortgage creditor during the Plan Term may preclude confirmation of this Plan and, absent a subsequent surrender of the mortgage premises, may preclude the issuance of any discharge order to the Debtor under § 1328(b).<sup>1</sup> Trustee will monitor the Debtor's fulfillment of this direct payment obligation ("DPO").**

\*All statutory references contained in this Plan refer to the Bankruptcy Code, located in Title 11, United States Code.

Mortgage Lienholder	Property Address	Monthly Payment Amount by Debtor	Due Date of Monthly Payment
1. <u>U S BANK</u>	3317 Wolfe Ct, Plano, TX 75025	<u>\$3,568.16</u> Amount inc: <input checked="" type="checkbox"/> Tax Escrow <input type="checkbox"/> Insurance Escrow <input type="checkbox"/> Other _____	<u>15th</u>

**3.2 Curing Defaults and Maintenance of Direct Payment Obligation** [Check one]

**None.** If "None" is checked, the remainder of § 3.2 need not be completed.

**Cure Claims.** On the Petition Date, the Debtor was delinquent on payments to satisfy certain secured claims or upon obligations arising under an executory contract or an unexpired lease that the Debtor has elected to assume under § 6.1 of this Plan. While remaining current on all direct payment obligations (future installment payments) as each comes due under the applicable contractual documents during the plan term (a "DPO"), the Debtor shall cure all such delinquencies through the Plan as listed below (a "Cure Claim"). Each listed claims constitutes a separate class. The total amount of each allowed Cure Claim will be paid in full by the Trustee. The Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount

If the automatic stay is terminated as to the property for which a Cure Claim exists at any time during the Plan Term, the next distribution by the Trustee on such Cure Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the Cure Claim and regular distributions on that Cure Claim shall be reinstated. In the event that the stay termination

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Claimant	Collateral/Property/Contract Description	Debtor's DPO Amount	Projected Cure Claim Amount	Plan Interest Rate	Projected Monthly Payment by Trustee	Projected Total Cure Payment by Trustee
1. U S BANK	3317 Wolfe Ct, Plano, TX 75025	\$3,568.16	\$12,000.00	4.00%	Pro-Rata	\$12,499.88

**3.3 Secured Claims Protected from § 506 Bifurcation** [Check one]

**None.** If "None" is checked, the remainder of § 3.3 need not be completed.

**3.4 Secured Claims Subject to § 506 Bifurcation.**

[Check one]

**None.** If "None" is checked, the remainder of § 3.4 need not be completed.

**Claims Subject to Bifurcation.** The secured portion of each claim listed below (a "506 Claim") is equivalent to the lesser of: (1) the value of the claimant's interest in the listed collateral or (2) the allowed amount of the claim. Each listed 506 Claim constitutes a separate class. Each 506 Claim will be paid by the Trustee with post-confirmation interest accruing from the Effective Date of the Plan at the plan rate stated below. If a 506 Claim is established as an oversecured claim, its holder is entitled to an additional component of pre-confirmation interest calculated at the contract rate and payable for the period from

Based upon the Debtor's election to retain certain personal property that serves as collateral for a 506 Claim, adequate protection payments in an initial amount calculated pursuant to LBR 3015(c)(1) shall be paid by the Debtor to the Trustee beginning in Month 1 of the Plan for the benefit of holders of allowed 506 Claims secured by personal property as authorized by § 1326(a)(1)(C) and LBR 3015(c). Such payments shall be held by the Trustee solely for the benefit of the affected secured creditor to the absolute exclusion of the Debtor and all other parties and shall be tendered by the Trustee at the earliest practicable time to holders of allowed 506 Claims secured by personal property as listed below,

Unless the Debtor invokes § 3.10 of this Plan to obtain a final valuation determination at the confirmation hearing regarding any listed 506 Claim, or an agreement with the holder of any listed 506 Claim regarding the value of its collateral is otherwise incorporated into the confirmation order, the value of collateral securing each 506 Claim is not finally determined upon the confirmation of this Plan. Upon confirmation of this Plan, however, the Trustee is authorized to initiate monthly payments on an

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If the automatic stay is terminated as to the property securing a 506 Claim at any time during the Plan Term, the next distribution by the Trustee on such 506 Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the 506 Claim and regular distributions on that 506 Claim shall be reinstated. In the event that the stay

Claimant	Collateral Description	Adequate Protection Payment	Total Claim Amount	Collateral Value	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
1. Collin County Tax Assessor/Collector	3317 Wolfe Ct, Plano, TX 75025	Month 1 through	\$2,735.95	\$99,251.00	0.00%	Pro-Rata	\$2,735.95

**3.5 Direct Payment of Secured Claims Not in Default** [Check one]

**None.** If "None" is checked, the remainder of § 3.5 need not be completed.

**3.6 Surrender of Property** [Check one]

**None.** If "None" is checked, the remainder of § 3.6 need not be completed.

**3.7 Lien Retention.**

The holder of a lien securing payment of a claim addressed in §§ 3.1 or 3.2 of this Plan shall retain its lien until the indebtedness secured by such lien is totally satisfied as determined under applicable non-bankruptcy law. The holder of a lien securing payment of any other allowed secured claim that is governed by this Plan shall retain its lien until the earlier of: (1) the total satisfaction of the

**3.8 Maintenance of Insurance and Post-Petition Taxes Upon Retained Collateral.**

For all property that secures the payment of an indebtedness and which is proposed to be retained by the Debtor under this Plan, the Debtor must maintain insurance coverage as required either by the applicable contractual documents governing the indebtedness or as may be directed by the Trustee. The Debtor must also pay all ad valorem taxes on property proposed to be retained by

**3.9 Lien avoidance.** [Check one]

**None.** If "None" is checked, the remainder of § 3.9 need not be completed.

**3.10 Rule 3012 Valuation of Collateral** [Check one]

**None.** If "None" is checked, the remainder of § 3.10 need not be completed.

**3.11 Lien Removal Based Upon Unsecured Status** [Check one]

**None.** If "None" is checked, the remainder of § 3.11 need not be completed.

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**Part 4: Treatment of Administrative Expenses, DSO Claims and Other Priority Claims**

**4.1 General**

All allowed priority claims, other than those particular domestic support obligations treated in § 4.5, will be paid in full without post-confirmation interest. Where applicable, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each priority claim listed below until such time as the allowed amount of each priority claim is

**4.2 Trustee's Fees.**

The Trustee's fees are fixed by the United States Trustee pursuant to the provisions of 28 U.S.C. § 586(e)(2) and, pursuant thereto,

**4.3 Attorney's Fees.**

The total amount of attorney's fees requested by the Debtor's attorney in this case \$1,000.00. The amount of \$1,200.00 was paid to the Debtor's attorney prior to the Petition Date. The allowed balance of attorney's fees will be paid by the Trustee from the remaining available funds after the payment of required adequate protection payments pursuant to §§ 3.3 and 3.4 of this Plan.

The allowed balance of attorney's fees to be awarded to the Debtor's attorney in this case shall be determined by:

LBR 2016(h)(1);  by submission of a formal fee application.

**LBR 2016(h)(1):** If the attorney's fee award is determined by the benchmark amounts authorized by LBR 2016(h), the total fee shall be the amount designated in LBR 2016(h)(1)(A) unless a certification is filed by the Debtor's attorney regarding the rendition of legal services pertaining to automatic stay litigation occurring during the Benchmark Fee Period outlined in that local rule. The Trustee is authorized to make the benchmark fee calculation and to recognize the proper

**Fee Application:** If the attorney's fee award is determined by the formal fee application process, such fee application shall be filed no later than 30 days after the expiration of the Benchmark Fee Period in LBR 2016(h)(1). If no application is filed within that period, the determination of the allowed amount of attorney's fees to the Debtor's attorney shall revert to the benchmark amounts authorized by LBR 2016(h)(1) without the necessity of any further motion, notice or hearing

**4.4 Priority Claims: Domestic Support Obligations ("DSO") [Check one]**

**None.** If "None" is checked, the remainder of § 4.4 need not be completed.

**4.5 Priority Claims: DSO Assigned/Owed to Governmental Unit and Paid Less Than Full [Check one]**

**None.** If "None" is checked, the remainder of § 4.5 need not be completed.

**4.6 Priority Claims: Taxes and Other Priority Claims Excluding Attorney's Fees and DSO [Check one]**

**None.** If "None" is checked, the remainder of § 4.5 need not be completed.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Specially Classed Unsecured Claims. [Check one]**

**None.** If "None" is checked, the remainder of § 5.1 need not be completed.

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**5.2 General Unsecured Claims.**

Allowed nonpriority unsecured claims shall comprise a single class of creditors and will be paid:

**100% + Interest at \_\_\_\_\_ ;**

**100% + Interest at \_\_\_\_\_ with no future modifications to treatment under this subsection;**

**Pro Rata Share** of all funds remaining after payment of all secured, priority, and specially classified claims.

**5.3 Liquidation Analysis: Unsecured Claims Under Parts 4 and 5.**

If the bankruptcy estate of the Debtor was liquidated under Chapter 7 of the Bankruptcy Code, the holders of priority unsecured claims

approximately \$4,123.68. Regardless of the particular payment treatments elected under Parts 4 and 5 of this Plan, the aggregate amount of payments which will be paid to the holders of allowed unsecured claims under this Plan will be equivalent to or

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 General Rule - Rejection** The executory contracts and unexpired leases of the Debtor listed below are ASSUMED. All other executory contracts and unexpired leases of the Debtor are REJECTED.

[Check one.]

**None.** If "None" is checked, the remainder of § 6.1 need not be completed.

**Part 7: Vesting of Property of the Estate**

**7.1** Property of the estate will vest in the Debtor only upon the entry of an order for discharge pursuant to § 1328, in the absence of a

**Part 8: Nonstandard Plan Provisions**

**None.** If "None" is checked, the rest of Part 8 need not be completed.

**Part 9: Miscellaneous Provisions**

**9.1 Effective Date.** The effective date of this Plan shall be the date upon which the order confirming this Plan becomes a final, nonappealable order.

**9.2 Plan Distribution Order** Unless the Court orders otherwise, disbursements by the Trustee under this Plan shall occur in the following order: (1) Trustee's fees under § 4.2 upon receipt; (2) adequate protection payments under §§ 3.3 and (3) allowed attorney fees under § 4.3; (4) secured claims under §§ 3.2, 3.3 and 3.4 concurrently; (5) DSO priority claims under §§ 4.4 and 4.5 concurrently; (6) non-DSO priority claims under § 4; (7) specially classed unsecured claims under § 5.1; (8) general unsecured claims under § 5.2.

**9.3 Litigation Proceeds.** No settlement of any litigation prosecuted by the Debtor during the Plan Term shall be consummated without the consent of the Chapter 13 Trustee and, except as otherwise authorized by the Trustee, all funds received by the Debtor, or any attorney for the Debtor, shall be immediately tendered to the Chapter 13 Trustee for satisfaction of any authorized

Debtor Melissa Leidy Garcia

Case number 20-42079

**Part 10: Signatures**

X /s/ Gary G. Lyon

Date 10/19/2020

Signature of Attorney for Debtor(s)

X /s/ Melissa Leidy Garcia

Date 10/19/2020

X \_\_\_\_\_

Date \_\_\_\_\_

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

*By filing this document, the attorney for the Debtor or any self-represented Debtor certifies to the Court that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in TXEB Local Form 3015-a, other than*

**Part 11: Certificate of Service to Matrix as Currently Constituted by the Court**

I hereby certify that the above and foregoing document was served upon all of the parties as listed on the attached master mailing list (matrix) as constituted by the Court on the date of service either by mailing a copy of same to them via first class mail and/or electronic

/s/ Gary G. Lyon  
Gary G. Lyon

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

IN RE: Melissa Leidy Garcia  
*Debtor*

CASE NO. **20-42079**CHAPTER **13***Joint Debtor*

**CERTIFICATE OF SERVICE**

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I, the undersigned, hereby certify that on October 19, 2020, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Gary G. Lyon

Gary G. Lyon  
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McKinney TX 75069

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PHILADELPHIA PA 19101-7346

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dba BSI FINANCIAL SERVICES  
314 S FRANKLIN ST  
TITUSVILLE PA 16354

BSI FINANCIAL SERVICES  
P O BOX 679002  
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Internal Revenue Service  
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U S BANK  
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WELLS FARGO DEALER SERVICES  
xxxxxxxxXXXX  
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RALEIGH NC 27605

Collin County Tax Assessor/Collector  
P O Box 8046  
McKinney TX 75070

PRESTIGE DEFAULT SERVICES  
600 E JOHN CARPENTER FREEWAY  
SUITE 200  
IRVING TX 75062